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Media Release

July 7, 2009

June housing workshops serve more than 200 Delawareans; State agencies to sponsor additional workshops to help homeowners and reduce foreclosure fraud

Wilmington, DE – Today the Attorney General’s Mortgage Fraud Task Force, Office of the State Bank Commissioner, and Delaware State Housing Authority announced that statewide housing workshops offered last month connected more than 200 homeowners with on-site mortgage counseling and government services. They also announced additional housing workshops in July and beyond.

At last month’s workshops, held June 26 in Seaford and June 27 in Dover and New Castle, homeowners met one-on-one with loan servicers and certified housing counselors to review mortgages and discuss mortgage modifications. Representatives from the Delaware State Housing Authority and Fannie Mae offered information about the State DEMAP and the federal SavingYour Home programs. Presentations by the Federal Trade Commission and the Delaware Attorney General’s Consumer Protection Unit reviewed how to avoid becoming victims of mortgage fraud. During one workshop, a violation of the Mortgage Rescue Fraud Protection Act was also reported and is currently under investigation by the Attorney General’s Office.

Following the success of the June events, additional housing workshops will be held this month and beyond to help homeowners who are worried about missing a mortgage payment, are facing foreclosure, or suspect a foreclosure scam. July workshops are as follows:

Date	Time	Location	Address
Wednesday, July 15	4:00 – 8:00 p.m. (Presentations at 4:00, 5:30, and 7:00 p.m.)	Peoples Settlement Association	408 East 8th Street, Wilmington
Wednesday, July 22	2:00 – 8:00 p.m. (Presentations at 2:00, 3:30, and 6:00 p.m.)	Millsboro Fire Hall	109 East State Street, Millsboro

During each workshop, State employees and counselors from HUD-approved Delaware housing agencies will lead informational presentations and will be available to meet with individuals one-on-one to provide details about the Delaware Mortgage Assistance Program (DEMAP), mortgage refinancing options, foreclosure, and foreclosure rescue scams.

Note: the workshops cited above represent a partial list of housing events statewide. For a complete list of additional Delaware housing events, including housing counselor seminars, visit the Delaware State Housing Authority’s Foreclosure Help website at www.deforeclosurehelp.org.

Last month, foreclosure filings statewide broke the monthly record set earlier this year, totaling 590 in June, compared with 283 in June 2008. For the first six months of 2009 foreclosure filings jumped 41% from last year, to 2,900, versus 2,054 at 6 months in 2008.

Borrowers who have missed mortgage payments and have been named in a foreclosure filing are reminded that mortgage rescue companies and others who offer to help with mortgage modifications are prohibited by law from receiving payment in advance of providing the service. Homeowners facing foreclosure or who suspect foreclosure fraud are encouraged to call the Attorney General's Mortgage Hotline at **1-800-220-5424**, visit the Attorney General's website at **www.attorneygeneral.delaware.gov/mortgageforeclosure**, or visit the Delaware State Housing Authority's Foreclosure Help website at **www.deforeclosurehelp.org**. These state resources provide a range of information about government programs, access to FREE HUD-certified housing counseling services, as well as fraud-prevention and reporting tools.

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